

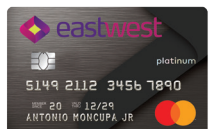


> A well-deserved life awaits

With your EastWest <  
Platinum Mastercard



Enjoy exclusive privileges with  
EastWest Platinum Rewards.



# > Platinum Rewards

With EastWest Platinum Rewards, you earn one (1) Platinum Rewards Point for every Php40 you spend. Accumulate Platinum Rewards Points which you may use to: (a) redeem eGift Reward, (b) redeem Air Miles, (c) redeem Platinum Rewards Voucher, and (d) get Cash Rebate.

Item Code	Item Description	Platinum Rewards Points
<b>eGift Reward</b>		
P12104	Php500	2,635
P12105	Php1,000	5,265
P12106	Php2,000	10,530
<b>Air Miles</b>		
P12301	1,000 Mabuhay Miles	4,500
P12302	3,000 Mabuhay Miles	13,500
P12303	500 Asia Miles	2,000
P12304	1,000 Asia Miles	4,000
P12305	500 KrisFlyer miles	3,000
P12306	1,000 KrisFlyer miles	6,000
<b>Platinum Rewards Voucher</b>		
P12101	Php500	2,635
P12102	Php1,000	5,265
P12103	Php2,000	10,530
<b>Cash Rebate</b>		
P12201	Php500	3,335
P12202	Php1,000	6,670

- To redeem Cash Rebates, launch the EastWest System Tech Assistant (ESTA) chatbot via web browser at [www.ewlend.com/esta](http://www.ewlend.com/esta) or call the EastWest 24-Hour Customer Service Hotline at (+632) 8888 1700.
- To redeem other reward items, call the EastWest 24-Hour Customer Service Hotline at (+632) 8888 1700.

ASIA MILES 

 **MILES**

SINGAPORE AIRLINES  
**KRISFLYER** 

 **Giftaway**

 **Rustan's**

**abenson**



Asia's leading travel and lifestyle rewards program, Asia Miles™ offers many exciting rewards to match your lifestyle such as flight awards, hotel stays, car rentals and exciting experiences. Earn Platinum Rewards Points whenever and wherever you use your EastWest Platinum Mastercard.

## ASIA MILES REDEMPTION

1. Platinum Rewards Points may be converted to Asia Miles.
2. The Cardholder must provide his/her Asia Miles membership number upon redemption. For non-Asia Miles members, enrollment via <https://www.asiamiles.com/am/en/homepage> is required prior to redemption.
3. Miles shall be credited to the Cardholder's Asia Miles account within one to two weeks from redemption.
4. Travel Awards/Miles Redemptions shall be governed by Asia Miles' Terms and Conditions of Contract with EastWest Bank and the General Conditions/Tariff Regulations of Asia Miles as approved by the government authorities.
5. Miles conversion to Award Flight Tickets and other redeemable rewards from the Asia Miles' Miles Rewards Program is between the member and Asia Miles. For any concern or inquiry regarding redemption of miles in exchange of flight tickets, etc., Cardholders must directly coordinate with [memberservices@asiamiles.com](mailto:memberservices@asiamiles.com) or call Asia Miles' Toll-Free hotline at 1800 1855 3838 (PLDT).
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.

# > Mabuhay Miles



Mabuhay Miles is Philippine Airlines' frequent flyer and loyalty program. Earned Miles can be redeemed for flights and/or service class upgrades on any Philippine Airlines destination of your choice.

## **MABUHAY MILES REDEMPTION**

1. Platinum Rewards Points may be converted to Mabuhay Miles.
2. The Cardholder must provide his/her Mabuhay Miles membership account number upon redemption. For non-Mabuhay Miles members, enrollment to the Mabuhay Miles program is required prior to redemption. Cardholders may enroll via [www.mabuhaymiles.com](http://www.mabuhaymiles.com).
3. Miles shall be credited to the Cardholder's Mabuhay Miles account within one to two weeks from redemption.
4. Travel Awards/Miles Redemptions shall be governed by Mabuhay Miles Terms and Conditions; carriage, and other related services performed by PAL are subject to the PAL's Conditions of Contract and the General Conditions of Carriage and the Tariff Regulations of Philippine Airlines and Mabuhay Miles as approved by the government authorities.
5. Miles conversion to Award Flight Tickets and other redeemable rewards from the Mabuhay Miles' Miles Rewards Program is between the member and Mabuhay Miles. For any concern or inquiry regarding redemption of miles in exchange of flight tickets, etc., Cardholders must directly coordinate with Mabuhay Miles at [mabuhaymiles@philippineairlines.com](mailto:mabuhaymiles@philippineairlines.com) or call Mabuhay Miles' Toll-Free hotline at (+632) 8855-8888 for Manila, (+6332) 340-0191 for Cebu, 1-800-435-9725 for USA/Canada (Toll Free), and +44 808-164-9888 for United Kingdom.
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.



KrisFlyer is Singapore Airlines' Frequent Flyer program.  
Fly to over 1,000 destinations in over 170 countries  
with your KrisFlyer miles.

### **KRISFLYER MILES REDEMPTION**

1. Platinum Rewards Points may be converted to KrisFlyer miles.
2. The Cardholder must provide his/her KrisFlyer membership number upon redemption. For more info or to sign up for a KrisFlyer account, please visit [www.krisflyer.com](http://www.krisflyer.com).
3. Cardholders can only transfer their Platinum Rewards Points to their own individual KrisFlyer accounts.
4. Miles will be credited to the Cardholder's KrisFlyer account after at least 15 working days from the day of the conversion request.
5. EastWest Bank points conversion to KrisFlyer miles is governed by KrisFlyer's Terms and Conditions of Contract with EastWest Bank and the General Conditions/Tariff Regulations of KrisFlyer as approved by the government authorities. KrisFlyer Terms and Conditions apply.
6. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the points redeemed for miles.

# > eGift Reward

Powered by:



## Giftaway

Reward yourself with endless selections from EastWest eGift Rewards and Giftaway!

Redeem Php500, Php1,000 or Php2,000 eGift Vouchers and use them in over 260 partner merchants in shopping, dining, health & wellness, travel & leisure, and services nationwide.

### eGift Rewards Redemption

1. The eGift Vouchers may be used at any of the Giftaway partner merchants.
2. eGift Vouchers do not expire.
3. To redeem, Cardholder must call the EastWest 24-Hour Customer Service Hotline at (+632) 8888-1700 and request for points conversion to eGift Rewards. Standard Rewards Redemption Terms and Conditions apply.
4. eGift voucher code will be sent to the Cardholder's registered e-mail address and mobile number within one (1) to three (3) banking days from date of redemption.
5. Cardholders cannot nominate an e-mail address and/or mobile number different from what's on record unless a formal request to update record is made.
6. EastWest Rewards Points conversion to eGift Rewards is final and can no longer be converted back to EastWest Rewards Points.
7. The eGift voucher code is valid for one-time use only. If the total value of eGift Voucher is not used up, no cash change will be given. If the purchase goes beyond the eGift Voucher amount, the Cardholder must pay for the difference.
8. eGift voucher redemption in Giftaway partner merchants shall be between the Cardholder and Giftaway. For any concern or inquiry regarding voucher redemption, Cardholders must directly coordinate with Giftaway by sending an e-mail to [support@giftaway.ph](mailto:support@giftaway.ph).
9. eGift Rewards shall be governed by Giftaway's Terms and Conditions of Contract with East West Banking Corporation.

For the complete list of partner merchants, visit [www.giftaway.ph](http://www.giftaway.ph).



# Platinum Rewards Voucher



**Use your Platinum Rewards Voucher  
to redeem SM Gift Pass/es.**

**Please proceed to any SM Department Store Customer  
Service Counters to exchange your Platinum Rewards  
Voucher for SM Gift Pass/es.**

**SM Gift Pass/es may be used at**

**THE  STORE**

**and at SM retail affiliates including,  
but not limited to, the following:**

- ACE Builders
- **ACE** Hardware
- Alfamart
- Baby Company
- Bata Shoes
- Crate & Barrel
- Crocs
- Forever 21
- IMAX Theatre
- Innisfree
- Kultura
- Levi's
- Mindpro Supermarket
- Miniso
- Our Home
- Pet Express
- Radisson Blu Cebu
- Savernore Market
- Simply Shoes
- Sky Ranch
- SM Appliance Center
- SM Cinema
- SM Hypermarket
- SM Science Discovery Center
- SM Skating Rink
- SM Storyland
- SM Supermarket
- Sports Central
- Surplus Shop
- The Body Shop
- The SM Store
- Toy Kingdom
- Under Armour
- Uniqlo
- WalterMart Supermarket
- Watsons

Note: SM retail affiliates may change without prior notice.  
For a complete and updated list, please inquire with the partner merchant.



# Platinum Rewards Voucher



**Use your Platinum Rewards Voucher  
to redeem Rustan's Gift Certificates.**

Please proceed to any authorized Concierge Counters of Rustan's Department Store to exchange your Platinum Rewards Vouchers for Rustan's Gift Certificates

**Rustan's Gift Certificates may be used at Rustan's  
Department Store, Royal Duty Free Shop-Subic,  
Marks & Spencer, Debenhams, and the following Store  
Specialists, Inc. shops:**

- |                           |                       |                       |
|---------------------------|-----------------------|-----------------------|
| ▪ Aeropostale             | ▪ Ecco                | ▪ Michael Kors        |
| ▪ Aerosoles               | ▪ Eden Park           | ▪ Montblanc           |
| ▪ Agatha                  | ▪ Emernegildo Zegna   | ▪ NARS                |
| ▪ American Tourister      | ▪ Essences            | ▪ Nine West           |
| ▪ Anne Klein              | ▪ F & F               | ▪ Polo Ralph Lauren   |
| ▪ Armani Exchange         | ▪ Furla               | ▪ Pottery Barn Kids   |
| ▪ Bally                   | ▪ Gant                | ▪ Prada               |
| ▪ Bass                    | ▪ Givenchy            | ▪ Replay              |
| ▪ Beauty Bar/Dashing Diva | ▪ Gucci               | ▪ Saint Laurent       |
| ▪ Bobby Brown             | ▪ Hackett             | ▪ Salvatore Ferragamo |
| ▪ Bottega Veneta          | ▪ Jessica             | ▪ Samsonite           |
| ▪ Brooks Brothers         | ▪ Jimmy Choo          | ▪ Savile Row          |
| ▪ Burberry                | ▪ Juicy Couture       | ▪ Sinequanone         |
| ▪ Cache Cache             | ▪ Kate Spade          | ▪ Springfield         |
| ▪ Cartier                 | ▪ Kenneth Cole        | ▪ Steve Madden        |
| ▪ Castell                 | ▪ Lacoste             | ▪ Stride Rite         |
| ▪ Charriol                | ▪ Lacoste Accessories | ▪ Superdry            |
| ▪ CK Jeans                | ▪ LeSportsac          | ▪ Swarovski           |
| ▪ CK Underwear            | ▪ L'Occitane          | ▪ Tod's               |
| ▪ Clinique                | ▪ Lush                | ▪ Tommy Hilfiger      |
| ▪ Coach                   | ▪ MAC Cosmetics       | ▪ Tory Burch          |
| ▪ Diesel                  | ▪ Make Room           | ▪ Vilebrequin         |
| ▪ DKNY                    | ▪ Marc by Marc Jacobs | ▪ Vince Camuto        |
| ▪ Dune                    | ▪ Mac & Co            | ▪ Women's Secret      |
| ▪ Dunhill                 | ▪ MCS                 |                       |

Note: Rustan's retail affiliates may change without prior notice.  
For a complete and updated list, please inquire with the partner merchant.

# **Platinum Rewards Voucher**

# abenson

**Go on a shopping spree at one of the country's  
leading appliance and furniture stores.**

**Use your Platinum Rewards Voucher  
to purchase merchandise  
at Abenson.**

**[www.abenson.com.ph](http://www.abenson.com.ph)**



Follow us: [www.facebook.com/abensonappliances](https://www.facebook.com/abensonappliances)



# Platinum Rewards Program Terms and Conditions

## A. The Platinum Rewards Program

1. The Platinum Rewards Program ("Program") is the rewards program created by East West Banking Corporation (EastWest) exclusively for its Principal EastWest Platinum Mastercard Cardholders ("Cardholder/s").
2. The Program allows Cardholders to accumulate rewards points called "Platinum Rewards Points" which may be used: (a) to redeem eGift Rewards or Platinum Rewards Vouchers in our partner merchants; (b) to redeem Asia Miles, Mabuhay Miles or KrisFlyer miles which are credited to the Cardholder's Asia Miles, Mabuhay Miles or KrisFlyer miles membership account; (c) to exchange for Cash Rebates which are credited to the Cardholder's Platinum Mastercard account.
3. Communications relative to the Program shall be published in the EastWest website, which may be modified from time to time and shall, for all legal intents and purposes, be sufficient proof of such notice.
4. The Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards are hereby incorporated by reference and shall form an integral part thereof.

## B. Eligibility and Disqualification

1. Cardholders of good credit standing<sup>1</sup> are automatically eligible to participate in the Program.
2. The Cardholders' valid card transactions, including those made by their Supplementary Cardholders, will earn Platinum Rewards Points.
3. The Platinum Rewards Points will be credited to the Principal Cardholder's Card Account upon posting of the Card transactions and shall be reflected in the monthly Statement of Account ("SOA").
4. EastWest reserves the right to disqualify a Cardholder from the Program if, in its judgment, the Cardholder has violated these Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards. Disqualification of the Cardholder from the Program automatically terminates the Cardholder's participation in the Program and automatically results in the forfeiture of all accumulated and earned Platinum Rewards Points.

<sup>1</sup>Cardholders in good credit standing are those whose accounts are not delinquent, not under investigation due to suspected fraudulent activities, those whose EastWest credit cards are not reported lost or stolen and those who have not, otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards.

### **C. Platinum Rewards Points Accumulation**

1. Every Forty Pesos (Php40) worth of valid transactions will earn one (1) Platinum Rewards Point. Platinum Rewards Points will be computed per single valid card transaction and will only consider the whole number (the decimal places to the right or after the decimal point shall be dropped).

Sample computation as follows:

Transaction 1:  $\text{Php}51,283.00 \div 40 = 1,282.07$

Valid Platinum Rewards Points: 1,282

2. The following are considered valid Card transactions:
  - Purchase of goods
  - Availment of services
  - Cash advances
  - Monthly insurance premiums
  - Monthly installment amortization
3. All fees and charges and auto-charged utility and telecommunication bills via the Quick Bills Facility shall not earn Platinum Rewards Points.
4. Platinum Rewards Points earned on purchases converted to installment under the Convert-to-Installment Program will be initially reversed and will be subsequently earned only upon posting of the monthly installment amortization.
5. Accumulated, claimed and unused Platinum Rewards Points will be reflected in the monthly SOA sent to the Cardholder. The Platinum Rewards Points may also be verified through the EastWest 24-Hour Customer Service Hotline at (+632) 8888-1700.
6. If no report of error is received from the Cardholder within thirty (30) calendar days from receipt of the SOA, the Platinum Rewards Points reflected on said SOA are deemed correct.
7. Lost Cards shall not earn Platinum Rewards Points after the time of report of loss of the Card.

### **D. Platinum Rewards Points Redemption**

1. Cardholders may redeem their Platinum Rewards Points by calling the EastWest 24-Hour Customer Service Hotline at (+632) 8888-1700.
2. All unredeemed Platinum Rewards Points shall be forfeited upon closure of the Cardholder's account, whether voluntary or involuntary.
3. Platinum Rewards Points are non-transferable and cannot be converted to cash except in the form of Cash Rebates.
4. Once a valid redemption request has been made, the Cardholder may not cancel, revoke or exchange the Platinum Rewards redeemed.

## **E. Redemption and Use of the Platinum Rewards Vouchers**

1. Only the Principal or Supplementary Cardholder/s, whose name/s appear on the EastWest Platinum Rewards Voucher may use the voucher at partner merchants.
2. For the partner merchants to honor the Platinum Rewards Vouchers, the Cardholder (Principal or Supplementary) must present the EastWest Platinum Mastercard ("Card") and a valid ID (e.g. Company ID, Government-issued IDs such as Driver's License, SSS or GSIS photocard, Passport, etc.). The Card and the Voucher must be valid and not expired at the time of use of the Platinum Rewards Voucher/s at partner merchants.
3. The Platinum Rewards Vouchers are treated as cash. EastWest is not responsible for lost, stolen, damaged, expired, or tampered Platinum Rewards Vouchers. As such, no replacement of Platinum Rewards Vouchers will be done by EastWest under any circumstances.
4. The Platinum Rewards Voucher may be used only once. Partner merchants shall not refund to the Cardholder the unused value of the Platinum Rewards Voucher. The value of the Platinum Rewards Voucher may not be divided for use at more than one (1) partner merchant. EastWest reserves the right to charge back to the Cardholder the peso value of any multiple, erroneous, invalid, or fraudulent Platinum Rewards Voucher redemption.
5. The partner merchant has the right not to honor the Platinum Rewards Voucher, if upon checking, the Platinum Rewards Voucher's authenticity cannot be confirmed.
6. The terms and conditions set forth by partner merchants to govern the use of their gift certificates/passes/cards, if applicable, will apply.
7. Any complaint with respect to the products and/or services that the Cardholder shall purchase and/or avail from any partner merchant shall be exclusively addressed by the partner merchant. The Cardholder shall hold EastWest free and harmless from any damage that he/she may suffer with respect to such product/s or service/s.
8. The Platinum Rewards Voucher is valid for use only with EastWest's current partner merchants. The partner merchants' list/information is current as of print date and subject to change without prior notice. The Cardholder is advised to validate the program with partner merchant sales staff prior to use of the Platinum Rewards Voucher. EastWest assumes no responsibility for non-acceptance of the Platinum Rewards Voucher by non-current partner merchants at the time of use.
9. EastWest has the right to charge the Cardholder the cost of any redeemed Platinum Rewards Voucher in cases of multiple, erroneous, invalid, or fraudulent redemption.
10. For the complete list of current partner merchants, please call the EastWest 24-Hour Customer Service Hotline at (+632) 8888-1700 or send an e-mail to [cards@eastwestbanker.com](mailto:cards@eastwestbanker.com).

11. All other Terms and Conditions of the EastWest Platinum Rewards Program as found in this website such as, but not limited to, the redemption and use of the Platinum Rewards Voucher, shall apply.
12. EastWest reserves the right to amend the terms and conditions without prior notice. In the event of any dispute, the decision of EastWest is final.

#### **F. Platinum Rewards Voucher Delivery Procedure**

1. From the date the redemption request was received by EastWest Customer Service, the Platinum Rewards Voucher/s shall be delivered to the last known billing address reflected on the Cardholder's account within 12 working days if the billing address is within Metro Manila and 20 working days if the billing address is outside Metro Manila.
2. The Platinum Rewards Voucher/s shall be delivered to the Cardholder who can present valid identification. However, in the event that the Cardholder is unable to personally receive the Platinum Rewards Voucher/s, the person receiving the Platinum Rewards Voucher/s in behalf of the Cardholder shall be required to present at least one (1) valid ID (for home billing address). An authorization letter signed by the Cardholder and a photocopy of the valid ID with photo and signature of the Cardholder as well as the recipient's valid ID with photo and signature (e.g. Company ID, Government-issued IDs such as Driver's License, SSS or GSIS photocard, Passport, Senior Citizen's ID, etc.) shall also be required if delivery of the Platinum Rewards Voucher is at the office.

#### **G. eGift Rewards**

1. Cardholders may use the Platinum Rewards Points to redeem eGift Rewards.
2. eGift Vouchers may be used in any of Giftaway partner merchants.
3. eGift Vouchers do not expire.
4. To redeem, Cardholder must call the EastWest 24-Hour Customer Service Hotline at (+632) 8888-1700 and request for points conversion to eGift Rewards.
5. eGift voucher code will be sent to the Cardholder's registered e-mail address and mobile number within one (1) to three (3) banking days from date of redemption.
6. Cardholders cannot nominate an e-mail address and/or mobile number different from what's on record unless a formal request to update record is made.
7. Platinum Rewards Points conversion to eGift Rewards is final and can no longer be converted back to Platinum Rewards Points.
8. The eGift voucher code is valid for one-time use only. If the total value of eGift Voucher is not used up, no cash change will be given. If the purchase goes beyond the eGift Voucher amount, the Cardholder must pay for the difference.

9. eGift voucher redemption in Giftaway partner merchants shall be between the Cardholder and Giftaway.
10. Any dispute or claim concerning the goods received from Giftaway's partner merchants in exchange for the eGift Voucher redeemed under the Program will be settled between the Cardholder and the partner merchants. EastWest shall not be responsible for resolving such dispute or claim.

## **H. Cash Rebates**

1. Platinum Rewards Points may be converted into Cash Rebate at the conversion rate specified in the Platinum Rewards Catalog. Cardholders may redeem via ESTA chatbot or via the EastWest 24-Hour Customer Service Hotline at (+632) 8888-1700.
2. The Cash Rebate will be reflected in the Cardholder's next SOA as a retail credit transaction provided the Cash Rebate is claimed before the cut-off date of such SOA.

## **I. Air Miles Redemption**

1. Platinum Rewards Points may be converted to Asia Miles, Mabuhay Miles or KrisFlyer miles.
2. The Cardholder must provide the membership number upon redemption. For Cardholders who are not yet existing member, they may visit [www.asiamiles.com](http://www.asiamiles.com), [www.mabuhaymiles.com](http://www.mabuhaymiles.com) or [www.krisflyer.com](http://www.krisflyer.com).
3. Miles will be credited to the Cardholder's membership account within one to two weeks from redemption for Asia Miles and Mabuhay Miles and after three weeks from redemption for KrisFlyer miles.
4. Travel/Flight Awards will be governed by Asia Miles, Mabuhay Miles, and KrisFlyer terms and conditions.

## **J. Taxes**

The Cardholder will be responsible for whatever tax, charges, assessments that may arise out of the ultimate treatment of the rewards.

## **K. How to Redeem**

1. Via ESTA chatbot (Cash Rebate only)  
Step 1: Launch ESTA in your web browser – [www.ewlend.com/esta](http://www.ewlend.com/esta)  
Step 2: From the Main Menu, scroll right until you see the Apply Menu then select Redeem Points  
Step 3: Choose Convert Points to apply for conversion of Platinum Rewards Points to Cash Rebates  
Step 4: Choose EastWest Platinum Mastercard  
Step 5: Points balance will be displayed. Choose a points denomination for conversion from the selection

- Step 6: Input the number of times the chosen denomination will be availed
- Step 7: ESTA will confirm provided number. Choose yes to proceed
- Step 8: ESTA will confirm the sum of points for conversion and corresponding cash rebate to be earned. Click on yes to proceed
- Step 9: Once done, ESTA will provide acknowledgment for the application for rewards points redemption with a tentative response date
- Step 10: To check the status of rewards points redemption, click Follow up from the Redeem Points sub-menu
- Step 11: ESTA will display status of rewards points redemption

## 2. Via the EastWest 24-Hour Customer Service Hotline

- Step 1: Dial (+632) 8888-1700
- Step 2: Press 2 to access your EastWest Platinum Mastercard account
- Step 3: Press 4 for EastWest Platinum Rewards
- Step 4: Press 2 for Rewards Redemption
- Step 5: Enter your 16-digit EastWest Platinum Mastercard credit card number
- Step 6: Press 1 to confirm the EastWest Platinum Mastercard credit card number
- Step 7: Press 0 to talk to a Customer Service Representative to provide complete redemption details